

Fill in this information to identify your case:

Debtor 1 KEITH CARMINE BURRELL
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN District of PENNSYLVANIA

Case number 18-17760-mdc
(if known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:
08/12/2019
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Wife

40

☐ No
☒ Yes

Daughter

17

☐ No
☒ Yes

Daughter

14

☐ No
☒ Yes

Daughter

14

☐ No
☒ Yes

Son

12

☐ No
☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☐ No
☒ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 2200.00

If not included in line 4:

4a. Real estate taxes

4a. \$ _____

4b. Property, homeowner's, or renter's insurance

4b. \$ 200.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ _____

Debtor 1 KEITH CARMINE BURRELL
First Name Middle Name Last Name

Case number (if known) 18-17760- mdc

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ _____

6. Utilities:

6a. Electricity, heat, natural gas

6a. \$ 350.00

6b. Water, sewer, garbage collection

6b. \$ 80.00

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ 285.00

6d. Other. Specify: _____

6d. \$ _____

7. Food and housekeeping supplies

7. \$ 2000.00

8. Childcare and children's education costs

8. \$ 200.00

9. Clothing, laundry, and dry cleaning

9. \$ 100.00

10. Personal care products and services

10. \$ 95.00

11. Medical and dental expenses

11. \$ 150.00

12. Transportation. Include gas, maintenance, bus or train fare.
Do not include car payments.

12. \$ 270.00

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 75.00

14. Charitable contributions and religious donations

14. \$ 50.00

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ 200.00

15b. Health insurance

15b. \$ _____

15c. Vehicle insurance

15c. \$ 285.00

15d. Other insurance. Specify: _____

15d. \$ _____

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____

16. \$ _____

17. Installment or lease payments:

17a. Car payments for Vehicle 1

17a. \$ 488.00

17b. Car payments for Vehicle 2

17b. \$ 320.00

17c. Other. Specify: _____

17c. \$ _____

17d. Other. Specify: _____

17d. \$ _____

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).

18. \$ _____

19. Other payments you make to support others who do not live with you.

Specify: _____

19. \$ _____

20. Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.

20a. Mortgages on other property

20a. \$ _____

20b. Real estate taxes

20b. \$ _____

20c. Property, homeowner's, or renter's insurance

20c. \$ _____

20d. Maintenance, repair, and upkeep expenses

20d. \$ _____

20e. Homeowner's association or condominium dues

20e. \$ _____

Debtor 1

~~KEITH~~ ~~CARMINE~~ ~~BURRELL~~

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21. Other. Specify: _____

21. +\$ _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 7398.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ _____

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 7398.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 7646.16

23b. Copy your monthly expenses from line 22c above.

23b. - \$ 7398.00

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ 248.16

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

Expect increase in salary sometime in 2020.